



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [OCEANFIRST FINANCIAL CORP.](#)

City/State [TOMS RIVER, NJ](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [12,446,537](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[OCEANFIRST FINANCIAL CORP.](#)
[975 HOOPER AVE](#)

[TOMS RIVER, NJ 08753](#)

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	12,011,051	11,467,256	11,617,374	11,208,147	8,056,058
Net income (\$000)	54,720	63,251	110,076	63,309	88,574
Number of BHCs in peer group	132	131	130	128	146

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.90	2.67	66	2.58	2.65	39	2.62	2.60	49	2.81	2.77	44	3.20	3.21	42
+ Non-interest income	0.48	0.96	22	0.43	1.11	18	0.40	1.04	16	0.48	1.21	19	0.52	0.90	26
- Overhead expense	1.94	2.17	37	1.80	2.24	22	1.95	2.17	37	2.22	2.57	35	2.36	2.59	37
- Provision for credit losses	0.05	0.09	45	-0.12	-0.15	47	-0.10	-0.09	42	0.52	0.51	57	0.02	0.12	18
+ Securities gains (losses)	0	0	11	0	0.01	26	0	0.01	23	0.05	0.02	79	0	0.01	29
+ Other tax equivalent adjustments	0.18	0	99	0	0	48	0	0	46	0	0	48	0	0	46
= Pretax net operating income (tax equivalent)	1.39	1.40	51	1.48	1.79	27	1.23	1.66	14	0.74	1.04	23	1.34	1.53	32
Net operating income	0.91	1.06	33	1.10	1.36	23	0.95	1.26	16	0.56	0.81	22	1.10	1.19	39
Net income	0.91	1.06	33	1.10	1.35	24	0.95	1.26	16	0.56	0.82	22	1.10	1.19	39
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.47	3.12	73	3.27	3.14	55	3.26	3.06	61	3.85	3.55	68	4.41	4.49	42
Interest expense	0.28	0.24	73	0.40	0.27	78	0.35	0.25	78	0.67	0.52	75	0.75	1.02	22
Net interest income (tax equivalent)	3.19	2.88	70	2.87	2.85	46	2.91	2.80	53	3.17	3.01	51	3.66	3.45	55
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.08	18	0	0.13	14	-0.01	0.11	8	0.23	0.27	56	0.02	0.11	28
Earnings coverage of net loan and lease losses (X)	-907.02	-9.51	6	-1,401.29	4.52	3	-282.38	39.72	4	7.34	22.91	34	80.03	22.46	83
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.55	1.17	9	0.69	1.39	9	0.57	1.23	10	0.78	1.58	10	0.27	0.94	2
Allowance for loan and lease losses / Total loans and leases	0.55	1.15	11	0.69	1.37	9	0.57	1.20	12	0.78	1.55	10	0.27	0.93	2
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.22	0.41	27	0.49	0.63	43	0.30	0.49	27	0.70	0.71	56	0.41	0.56	37
30–89 days past due loans and leases / Total loans and leases	0.09	0.32	18	0.07	0.27	18	0.16	0.32	32	0.45	0.39	68	0.24	0.31	48
Liquidity and Funding															
Net noncore funding dependence	9.93	3.09	75	-10.46	-1.82	26	-3.59	-2.33	47	-8.13	3.20	17	9.17	10.70	44
Net short-term noncore funding dependence	6.92	-1.79	84	-11.08	-8.21	36	-4.01	-7.71	58	-9.08	-4.76	29	5.82	5.88	46
Net loans and leases / Total assets	75.37	61.60	82	67.66	59.81	73	73.06	58.67	83	67.63	61.58	67	75.15	72.36	59
Capitalization															
Tier 1 leverage ratio	9.28	9.08	61	9.42	9.11	65	9.22	8.98	63	9.44	9.13	62	10.17	10.39	49
Holding company equity capital / Total assets	12.22	10.04	84	13.12	10.88	83	12.91	10.71	80	12.96	11.16	77	13.96	11.37	85
Total equity capital (including minority interest) / Total assets	12.22	10.14	84	13.12	11.01	81	12.91	10.82	80	12.96	11.29	77	13.96	11.43	85
Common equity tier 1 capital / Total risk-weighted assets	9.65	11.90	15	11.13	12.69	25	10.26	12.42	20	11.04	12.38	32	12.14	12.50	55
Net loans and leases / Equity capital (X)	6.17	6.22	48	5.16	5.51	43	5.66	5.53	54	5.22	5.58	44	5.38	6.55	25
Cash dividends / Net income	40.25	34	61	35.31	25.30	73	40.44	28.27	76	67.79	42.30	84	38.66	25.65	71
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			93.20	
Growth Rates															
Assets	8.24	7.91	65	1.25	9.29	20	2.60	10.50	19	38.63	16.68	93	9.77	8.66	64
Equity capital	0.78	-0.29	62	2.19	9.31	12	2.18	7.46	29	28.71	6.99	93	10.95	12.19	51
Net loans and leases	20.58	11.87	78	-6.91	0.79	18	10.83	3.36	80	24.75	9.07	86	11.26	8.63	70
Noncore funding	387.39	10.50	99	-69.35	-23.76	1	-50.43	-14.79	9	-30.71	-12.18	31	19.52	4.16	76
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	0.01	46
Long-term debt / Equity capital	8.22	11.61	52	10.61	11.05	58	10.55	10.95	60	11.29	13.56	58	3.04	3.86	62
Equity investment in subsidiaries / Equity capital	105.22	103.92	61	102.61	103.07	50	104.07	103.22	61	101.44	102.81	43	104.83	104.21	55
Cash from ops + noncash items + op expense / Op expense + dividends	89.56	116.54	35	136.14	130.64	55	103.17	154.48	28	118.56	147.24	42	192.52	152.31	76

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	173,182	154,929	315,189	350,021	280,579	11.78	104.82
Income from lease financing receivables.....	16	28	48	82	131	-42.86	-84.47
Fully taxable income on loans and leases.....	172,961	154,589	314,563	350,103	280,710	11.88	104.31
Tax-exempt income on loans and leases.....	237	368	674	0	0	-35.60	
Estimated tax benefit on income on loans and leases.....	63	98	179	0	0	-35.59	
Income on loans and leases (tax equivalent).....	173,261	155,055	315,416	350,103	280,710	11.74	104.66
Investment interest income (tax equivalent).....	15,389	12,055	23,114	25,201	24,376	27.65	98.57
Interest on balances due from depository institutions.....	142	518	1,258	1,034	1,165	-72.59	-77.13
Interest income on other earning assets.....	935	642	1,237	4,712	4,203	45.64	23.03
Total interest income (tax equivalent).....	189,727	168,270	341,025	381,050	310,454	12.75	102.29
Interest on time deposits of \$250K or more	448	1,599	1,840	7,068	2,883	-71.98	7.18
Interest on time deposits < \$250K.....	3,266	4,604	8,233	16,420	12,614	-29.06	27.98
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,644	8,618	15,136	24,802	22,935	-46.11	69.99
Interest on other borrowings and trading liabilities.....	3,141	1,126	2,271	10,577	12,336	178.95	21.32
Interest on subordinated debt and mandatory convertible securities	3,824	4,648	9,161	7,790	2,055	-17.73	301.68
Total interest expense.....	15,323	20,595	36,641	66,657	52,823	-25.60	65.78
Net interest income (tax equivalent).....	174,404	147,675	304,384	314,393	257,631	18.10	106.29
Non-interest income.....	28,585	24,425	46,870	53,257	42,228	17.03	85.82
Adjusted operating income (tax equivalent)	202,989	172,100	351,254	367,650	299,859	17.95	103.14
Overhead expense.....	116,211	103,362	226,987	248,943	190,251	12.43	64.12
Provision for credit losses.....	3,105	-7,081	-11,832	57,847	1,637		66.49
Securities gains (losses)	-108	0	0	5,878	0		
Other tax equivalent adjustments	10,864	0	0	0	0		
Pretax net operating income (tax equivalent).....	83,565	84,682	143,244	82,551	108,238	-1.32	208.16
Applicable income taxes	16,913	20,734	32,164	17,732	18,784	-18.43	142.65
Tax equivalent adjustments	11,410	697	1,004	1,510	880	1537.02	2441.20
Applicable income taxes (tax equivalent).....	28,323	21,431	33,168	19,242	19,664	32.16	281.76
Minority interest	522	0	0	0	0		
Net income before discontinued operations, net of minority interest	54,720	63,251	110,076	63,309	88,574	-13.49	177.79
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	54,720	63,251	110,076	63,309	88,574	-13.49	177.79
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	55,242	63,251	110,076	63,309	88,574	-12.66	180.44
Investment securities income (tax equivalent).....	15,389	12,055	23,114	25,201	24,376	27.65	98.57
US Treasury and agency securities (excluding mortgage-backed securities)	950	1,194	2,239	3,067	3,088	-20.44	144.85
Mortgage-backed securities	6,174	6,216	12,174	14,036	15,301	-0.68	13.26
All other securities	8,265	4,645	8,701	8,098	5,987	77.93	332.49
Cash dividends declared.....	22,023	22,333	44,510	42,917	34,241	-1.39	130.46
Common	20,015	20,325	40,494	42,917	34,241	-1.53	109.45
Preferred.....	2,008	2,008	4,016	0	0	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.16	2.90	68	2.93	2.92	51	2.94	2.85	54	3.40	3.27	60	3.85	4.19	23
Less: Interest expense	0.26	0.22	72	0.36	0.25	75	0.32	0.23	74	0.59	0.48	72	0.66	0.95	19
Equals: Net interest income (tax equivalent)	2.90	2.67	66	2.58	2.65	39	2.62	2.60	49	2.81	2.77	44	3.20	3.21	42
Plus: Non-interest income	0.48	0.96	22	0.43	1.11	18	0.40	1.04	16	0.48	1.21	19	0.52	0.90	26
Equals: adjusted operating income (tax equivalent)	3.38	3.67	36	3	3.82	9	3.02	3.70	13	3.28	4.04	16	3.72	4.16	36
Less: Overhead expense	1.94	2.17	37	1.80	2.24	22	1.95	2.17	37	2.22	2.57	35	2.36	2.59	37
Less: Provision for credit losses	0.05	0.09	45	-0.12	-0.15	47	-0.10	-0.09	42	0.52	0.51	57	0.02	0.12	18
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	11	0	0.01	27	0	0.01	23	0.05	0.02	79	0	0.01	29
Plus: other tax equivalent adjustments	0.18	0	99	0	0	48	0	0	46	0	0	48	0	0	46
Equals: Pretax net operating income (tax equivalent)	1.39	1.40	51	1.48	1.79	27	1.23	1.66	14	0.74	1.04	23	1.34	1.53	32
Less: Applicable income taxes (tax equivalent)	0.47	0.33	87	0.37	0.41	39	0.29	0.38	21	0.17	0.23	31	0.24	0.35	19
Less: Minority interest	0.01	0	92	0	0	41	0	0	40	0	0	42	0	0	45
Equals: Net operating income	0.91	1.06	33	1.10	1.36	23	0.95	1.26	16	0.56	0.81	22	1.10	1.19	39
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.91	1.06	33	1.10	1.35	24	0.95	1.26	16	0.56	0.82	22	1.10	1.19	39
Memo: Net income (last four quarters)	0.85	1.12	15	0.79	1.25	12	0.95	1.26	16	0.56	0.82	22	1.10	1.19	38
Net income—BHC and noncontrolling (minority) interest	0.92	1.07	33	1.10	1.37	24	0.95	1.27	15	0.56	0.83	22	1.10	1.19	39
Margin Analysis															
Average earning assets / Average assets	90.98	92.97	23	89.67	93.15	9	90.09	93.08	16	88.37	92.32	10	87.32	93.22	2
Average interest-bearing funds / Average assets	65.57	60.12	75	66.10	62.32	68	65.08	61.99	69	73.63	64.06	82	80.42	70.66	83
Interest income (tax equivalent) / Average earning assets	3.47	3.12	73	3.27	3.14	55	3.26	3.06	61	3.85	3.55	68	4.41	4.49	42
Interest expense / Average earning assets	0.28	0.24	73	0.40	0.27	78	0.35	0.25	78	0.67	0.52	75	0.75	1.02	22
Net interest income (tax equivalent) / Average earning assets	3.19	2.88	70	2.87	2.85	46	2.91	2.80	53	3.17	3.01	51	3.66	3.45	55
Yield or Cost															
Total loans and leases (tax equivalent)	3.83	4.01	38	3.96	4.05	46	3.95	4.01	47	4.29	4.27	55	4.69	4.98	30
Interest-bearing bank balances	0.37	0.42	32	0.10	0.11	34	0.15	0.14	78	0.18	0.27	24	2.93	2.26	83
Federal funds sold and reverse repos		0.58			0.26			0.25			0.68		2.30	2.02	60
Trading assets		0.52			0.42			0.45			0.60			0.49	
Total earning assets	3.46	3.09	74	3.26	3.11	56	3.25	3.04	62	3.83	3.51	69	4.40	4.47	43
Investment securities (tax equivalent)	1.76	1.85	46	1.78	1.80	48	1.58	1.77	41	2.36	2.25	62	2.47	2.74	25
US Treasury and agency securities (excluding mortgage-backed securities)	1.33	1.22	63	1.48	1.28	66	1.42	1.14	69	1.86	1.75	58	2.20	2.54	34
Mortgage-backed securities	1.43	1.78	15	1.65	1.56	59	1.53	1.57	48	2.38	2.05	81	2.51	2.54	51
All other securities	2.60	2.82	47	2.02	2.91	25	1.67	2.81	15	2.64	3.24	25	2.75	3.80	16
Interest-bearing deposits	0.22	0.20	60	0.35	0.24	72	0.33	0.21	73	0.58	0.53	60	0.65	1.13	12
Time deposits of \$250K or more	0.88	0.50	88	1.86	0.76	97	1.20	0.66	92	3.20	1.42	98	2.15	2.13	47
Time deposits < \$250K	0.69	0.44	83	0.95	0.72	74	0.96	0.62	83	1.41	1.36	53	1.61	1.91	20
Other domestic deposits	0.15	0.17	53	0.28	0.17	79	0.24	0.15	77	0.40	0.36	65	0.47	0.86	16
Foreign deposits		0.25			0.12			0.14			0.42			2.53	
Federal funds purchased and repos	0.15	0.36	27	0.23	0.19	77	0.19	0.17	71	0.45	0.62	48	0.43	1.23	24
Other borrowed funds and trading liabilities	0.67	1.24	23	0.05	1.31	11	0.02	1.27	6	0.96	1.50	27	1.65	1.03	55
All interest-bearing funds	0.39	0.36	62	0.54	0.40	74	0.48	0.37	74	0.81	0.74	62	0.82	1.34	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	28,585	24,425	46,870	53,257	42,228
Fiduciary activities income	1,267	1,190	2,336	2,052	2,102
Service charges on deposit accounts - domestic	5,052	6,010	11,021	11,915	14,891
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	0	0	0	0	30
Insurance activities revenue.....	4,347	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	50	66	120	217	252
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	297	3,197	3,186	8,519	277
Other non-interest income.....	17,572	13,962	30,207	30,554	24,676
Total overhead expenses	116,211	103,362	226,987	248,943	190,251
Personnel expense.....	63,215	57,596	118,653	112,781	88,829
Net occupancy expense.....	14,320	13,616	27,370	29,234	24,886
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	2,388	2,755	5,452	6,186	4,027
Other operating expenses.....	36,288	29,395	75,512	100,742	72,509
Fee income on mutual funds and annuities.....	0	0	0	0	30
Memoranda					
Assets under management in proprietary mutual funds and annuities.....	0	0	0	0	0
Number of equivalent employees	1,010	1,002	946	985	886
Average personnel expense per employee.....	62.59	57.48	125.43	114.50	100.26
Average assets per employee.....	11,892.13	11,444.37	12,280.52	11,378.83	9,092.62

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0	2.35	11	0	2.15	10	0	2.17	11	0	2.02	10	0.07	0.66
Overhead expenses / Net Interest Income + non-interest income	57.40	59.40	38	60.30	59.03	52	64.81	59.28	70	67.99	62.28	75	63.63	61.79
Percent of Average Assets														
Total overhead expense	1.94	2.17	37	1.80	2.24	22	1.95	2.17	37	2.22	2.57	35	2.36	2.59
Personnel expense.....	1.05	1.20	32	1	1.25	23	1.02	1.21	28	1.01	1.30	23	1.10	1.50
Net occupancy expense.....	0.24	0.22	59	0.24	0.24	50	0.24	0.23	53	0.26	0.26	53	0.31	0.32
Other operating expenses.....	0.64	0.72	46	0.56	0.73	31	0.70	0.72	54	0.95	0.94	68	0.95	0.76
Overhead less non-interest income	1.46	1.19	71	1.38	1.10	73	1.55	1.10	86	1.75	1.25	80	1.84	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	57.25	58.92	40	60.06	58.45	53	64.62	58.83	73	67.71	61.82	75	63.45	59.91
Personnel expense.....	31.14	32.65	37	33.47	33.10	47	33.78	32.93	48	30.68	32.36	35	29.62	34.17
Net occupancy expense.....	7.05	6.14	63	7.91	6.33	76	7.79	6.23	74	7.95	6.58	72	8.30	7.50
Other operating expenses.....	19.05	19.36	53	18.68	18.60	55	23.05	19.18	77	29.08	22.28	83	25.52	17.93
Total non-interest income	14.08	25.40	24	14.19	28.18	19	13.34	27.67	16	14.49	28.83	22	14.08	19.83
Fiduciary activities income	0.62	2.23	38	0.69	2.24	35	0.67	2.20	39	0.56	2.09	35	0.70	1.61
Service charges on domestic deposit accounts	2.49	3.45	35	3.49	3.19	53	3.14	3.27	43	3.24	3.27	49	4.97	3.21
Trading revenue.....	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	0.07
Investment banking fees and commissions.....	0	2.25	7	0	2.52	6	0	2.58	7	0	2.46	6	0.01	0.91
Insurance activities revenue.....	2.14	0.36	90	0	0.37	11	0	0.36	11	0	0.41	11	0	0.37
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0
Net servicing fees	0.02	1.38	26	0.04	0.55	30	0.03	0.60	28	0.06	0.01	60	0.08	0.22
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0
Net gain (loss) - sales of loans, OREO, and other assets	0.15	1.51	19	1.86	3.83	42	0.91	3.30	31	2.32	3.92	51	0.09	2.27
Other non-interest income.....	8.66	9.09	60	8.11	9.26	54	8.60	9.27	56	8.31	9.65	49	8.23	7.41
Overhead less non-interest income	43.17	32.73	83	45.87	29.94	89	51.28	30.52	96	53.23	31.93	89	49.36	39.47
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.24	21.22	37	24.48	21.54	83	22.45	21.18	65	21.48	18.63	65	17.35	21.51
Applicable income tax + TE / Pretax net operating income + TE	33.89	23.38	96	25.31	23.10	76	23.15	22.67	58	23.31	21.18	65	18.17	23.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2022

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	8,812,216	7,319,740	8,145,825	7,287,740	5,776,591	20.39	136.93	
Commercial and industrial loans	571,269	443,173	437,751	417,464	330,293	28.90	297.72	
Loans to individuals	36,285	56,701	35,327	77,049	99,342	-36.01	261.62	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	12,979	13,959	13,299	22,829	18,306	-7.02	3.77	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	9,432,749	7,833,573	8,632,202	7,805,082	6,224,532	20.41	142.77	
Less: Allowance for loan and lease losses	52,061	53,876	48,850	60,735	16,852	-3.37	214.43	
Net loans and leases	9,380,688	7,779,697	8,583,352	7,744,347	6,207,680	20.58	142.46	
Debt securities that reprice or mature in over 1 year	1,118,557	1,098,746	1,204,244	1,023,953	850,043	1.80	65.90	
Mutual funds and equity securities	77,770	109,901	106,471	141,372	15,522	-29.24	479.90	
Subtotal	10,577,015	8,988,344	9,894,067	8,909,672	7,073,245	17.67	132.12	
Interest-bearing bank balances	61,727	963,651	110,015	1,150,686	38,601	-93.59	172.20	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	458,046	298,927	504,670	98,316	69,790	53.23	361.03	
Trading assets	0	0	0	0	0			
Total earning assets	11,096,788	10,250,922	10,508,752	10,158,674	7,181,636	8.25	137.18	
Non-interest-bearing cash and due from depository institutions	124,792	102,913	89,619	88,305	77,939	21.26	53.35	
Premises, fixed assets, and leases	152,848	143,169	149,499	135,431	125,157	6.76	132.92	
Other real estate owned	0	106	106	106	264	-100.00	-100.00	
Investment in unconsolidated subsidiaries	2,655	2,655	2,655	2,655	2,345	0.00	233.12	
Intangible and other assets	1,070,748	1,000,677	998,901	1,066,812	872,528	7.00	179.82	
Total assets	12,446,537	11,498,833	11,748,065	11,450,269	8,259,869	8.24	138.53	
Quarterly average assets	12,156,671	11,494,614	11,873,936	11,695,875	8,207,462	5.76	132.34	
Average loans and leases (YTD)	9,056,197	7,828,606	7,986,317	8,170,210	5,991,569	15.68	135.52	
Memoranda								
Loans held-for-sale	0	1,493	0	45,524	0	-100.00	-100.00	
Loans not held-for-sale	9,432,749	7,832,080	8,632,202	7,759,558	6,224,532	20.44	142.78	
Real estate loans secured by 1–4 family	3,062,092	2,621,640	2,852,253	2,883,928	2,827,235	16.80	46.00	
Commercial real estate loans	5,748,620	4,694,752	5,292,043	4,399,802	2,945,844	22.45	255.11	
Construction and land development	485,439	415,059	411,574	426,480	232,465	16.96	169.82	
Multifamily	1,019,340	918,210	1,006,559	745,719	516,279	11.01	695.53	
Nonfarm nonresidential	4,243,841	3,361,483	3,873,910	3,227,603	2,197,100	26.25	223.77	
Real estate loans secured by farmland	1,504	3,348	1,529	4,010	3,512	-55.08	-52.53	
Total investment securities	1,654,373	1,507,574	1,815,385	1,263,641	935,355	9.74	110.21	
U.S. Treasury securities	43,411	400	45,474	0	999	10752.75		
US agency securities (excluding mortgage-backed securities)	86,276	150,805	124,333	182,334	156,361	-42.79	11.88	
Municipal securities	266,473	299,343	279,389	238,403	124,450	-10.98	133.54	
Mortgage-backed securities	834,895	773,025	888,799	625,970	561,862	8.00	62.61	
Asset-backed securities	284,176	104,936	303,813	16,584	10,322	170.81		
Other debt securities	61,372	69,164	67,106	58,978	65,839	-11.27	-10.98	
Mutual funds and equity securities	77,770	109,901	106,471	141,372	15,522	-29.24	479.90	
Available-for-sale securities	507,275	249,329	568,254	183,302	150,960	103.46	571.31	
U.S. Treasury securities	43,411	400	45,474	0	999	10752.75		
US agency securities (excluding mortgage-backed securities)	82,392	145,880	119,948	176,942	149,437	-43.52	32.56	
Municipal securities	0	0	0	0	25			
Mortgage-backed securities	97,901	106	100,276	193	499	92259.43		
Asset-backed securities	278,981	97,917	297,526	6,167	0	184.92		
Other debt securities	4,590	5,026	5,030	0	0	-8.67		
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	-81,796	20,779	12,086	29,498	8,414			
Available-for-sale securities appreciation (depreciation)	-36,487	2,130	-1,620	3,152	1,320			
Structured notes, fair value	284,591	105,691	304,600	17,189	10,263	169.27		
Pledged securities	960,409	987,234	1,214,197	431,252	474,927	-2.72	46.45	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	2,395,424	2,513,895	2,590,389	2,116,929	360,075	-4.71	979.78
NOW, ATS and transaction accounts	3,612,773	794,387	4,023,032	768,307	416,858	354.79	1192.66
Time deposits less brokered deposits < \$250K	524,573	774,232	633,803	974,275	790,780	-32.25	-5.66
MMDA and other savings accounts	2,346,950	5,185,337	2,364,698	5,191,966	4,633,229	-54.74	-23.70
Other non-interest-bearing deposits	0	0	0	0	0	0	0
Core deposits	8,879,720	9,267,851	9,611,922	9,051,477	6,200,942	-4.19	114.84
Time deposits of \$250K or more	87,792	148,431	116,241	204,969	145,082	-40.85	35.77
Foreign deposits	0	0	0	0	0	0	0
Federal funds purchased and repos	105,496	141,476	118,770	128,454	71,739	-25.43	40.57
Secured federal funds purchased	0	0	0	0	0	0	0
Commercial paper	0	0	0	0	0	0	0
Other borrowings w/remaining maturity of 1 year or less	488,750	0	0	0	363,024	675.79	
Other borrowings w/remaining maturity over 1 year	0	0	0	0	177,058	-100.00	
Brokered deposits < \$250K	887,611	32,147	24,957	191,033	0	2661.10	89467.20
Noncore funding	1,569,649	322,054	259,968	524,456	756,903	387.39	275.29
Trading liabilities	0	0	0	0	0	0	0
Subordinated notes and debentures + trust preferred securities	197,241	231,699	231,903	238,861	97,651	-14.87	238.34
Other liabilities	278,494	168,440	127,719	151,345	51,254	65.34	1226.54
Total liabilities	10,925,104	9,990,044	10,231,512	9,966,139	7,106,750	9.36	135.93
Equity Capital							
Perpetual preferred stock (including surplus)	55,528	55,527	55,527	55,527	0	0.00	
Common stock	612	611	611	609	519	0.16	82.14
Common surplus	1,095,837	1,088,381	1,091,255	1,082,189	840,693	0.69	210.18
Retained earnings	474,114	417,658	442,306	378,268	358,666	13.52	83.43
Accumulated other comprehensive income	-29,093	26	-2,821	621	-1,208		
Other equity capital components	-76,509	-53,414	-70,325	-33,084	-45,551		
Total holding company equity capital	1,520,489	1,508,789	1,516,553	1,484,130	1,153,119	0.78	158.89
Noncontrolling (minority) interest in subsidiaries	944	0	0	0	0	0	0
Total equity capital, including minority interest	1,521,433	1,508,789	1,516,553	1,484,130	1,153,119	0.84	159.05
Total liabilities and capital	12,446,537	11,498,833	11,748,065	11,450,269	8,259,869	8.24	138.53
Memoranda							
Non-interest-bearing deposits	2,395,424	2,513,895	2,590,389	2,116,929	360,075	-4.71	979.78
Interest-bearing deposits	7,459,699	6,934,534	7,162,731	7,330,550	5,985,949	7.57	87.57
Total deposits	9,855,123	9,448,429	9,753,120	9,447,479	6,346,024	4.30	134.71
Long-term debt that reprices within 1 year	0	35,000	35,000	81,804	72,500	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,516,553	1,484,130	1,484,130	1,153,119	1,039,358		
Accounting restatements	0	0	0	-4	0		
Net income	54,720	63,251	110,076	63,309	88,574		
Net sale of new perpetual preferred stock	0	0	0	55,527	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	7,396	20,939	36,059	14,814	26,066		
Changes incident to business combinations	0	0	0	261,445	76,481		
Less: Dividends declared	22,023	22,333	44,510	42,917	34,241		
Change in other comprehensive income	-26,272	-595	-3,442	1,830	2,241		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	4,907	5,275	6,358	6,635	6,772		
Holding company equity capital, ending balance	1,520,489	1,508,789	1,516,553	1,484,130	1,153,119		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	70.80	38.78	96	63.66	36.32	91	69.34	36.25	96	63.65	36.22	93	69.94	52.67	88
Commercial and industrial loans	4.59	11.05	15	3.85	12.25	9	3.73	10.76	10	3.65	13.52	10	4	11.45	11
Loans to individuals	0.29	3.52	23	0.49	3.48	28	0.30	3.36	24	0.67	3.40	32	1.20	2.71	59
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0	44
Agricultural loans.....	0	0.19	12	0	0.21	12	0	0.18	12	0	0.19	11	0	0.53	17
Other loans and leases.....	0.10	4.45	4	0.12	4.22	4	0.11	4.47	4	0.20	4.63	4	0.22	1.08	51
Net loans and leases.....	75.37	61.60	82	67.66	59.81	73	73.06	58.67	83	67.63	61.58	67	75.15	72.36	59
Debt securities over 1 year.....	8.99	19.46	14	9.56	17.61	18	10.25	19.46	18	8.94	15.55	21	10.29	13.66	33
Mutual funds and equity securities	0.62	0.05	98	0.96	0.06	98	0.91	0.06	98	1.23	0.05	99	0.19	0.06	84
Subtotal	84.98	82.34	51	78.17	78.32	37	84.22	79.22	67	77.81	78.16	31	85.63	86.76	36
Interest-bearing bank balances	0.50	4.59	6	8.38	9.11	48	0.94	8.50	5	10.05	7.51	70	0.47	2.97	12
Federal funds sold and reverse repos.....	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	0.03	36
Debt securities 1 year or less	3.68	1.68	84	2.60	1.53	78	4.30	1.56	89	0.86	1.68	37	0.84	2.10	36
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets.....	89.16	90.95	28	89.15	91.43	21	89.45	91.77	20	88.72	91.05	17	86.95	92.39	2
Non-interest cash and due from depository institutions.....	1	1.01	47	0.89	1.01	38	0.76	0.82	45	0.77	1.07	31	0.94	1.14	38
Other real estate owned.....	0	0.01	11	0	0.02	22	0	0.01	27	0	0.02	15	0	0.04	29
All other assets.....	9.85	7.97	75	9.97	7.50	80	9.80	7.35	80	10.52	7.82	85	12.11	6.41	97
Memoranda															
Short-term investments	4.18	7.68	38	10.98	12.01	50	5.23	11.47	24	10.91	11.17	55	1.31	5.36	10
U.S. Treasury securities.....	0.35	1.96	33	0	1.08	29	0.39	1.47	47	0	0.84	17	0.01	0.29	59
US agency securities (excluding mortgage-backed securities)	0.69	0.84	61	1.31	0.77	75	1.06	0.82	70	1.59	0.63	83	1.89	1.25	68
Municipal securities	2.14	1.75	62	2.60	1.72	67	2.38	1.73	65	2.08	1.69	65	1.51	2.58	44
Mortgage-backed securities	6.71	13.68	19	6.72	12.97	21	7.57	14.14	20	5.47	11.75	17	6.80	9.38	36
Asset-backed securities	2.28	0.68	84	0.91	0.38	81	2.59	0.50	90	0.14	0.32	64	0.12	0.30	76
Other debt securities	0.49	0.52	61	0.60	0.52	66	0.57	0.53	64	0.52	0.42	68	0.80	0.53	70
Loans held-for-sale.....	0	0.35	7	0.01	0.42	24	0	0.55	7	0.40	0.52	51	0	0.39	8
Loans held for investment	75.79	61.41	85	68.11	59.85	75	73.48	58.06	85	67.77	61.72	65	75.36	72.01	63
Real estate loans secured by 1–4 family	24.60	12.26	89	22.80	11.69	89	24.28	11.46	90	25.19	11.91	91	34.23	16.02	91
Revolving	0.92	1.49	42	1.15	1.45	52	1.06	1.42	49	1.32	1.66	51	2.08	2.24	52
Closed-end, secured by first liens	23.44	10.40	89	21.33	9.84	90	22.94	9.67	89	22.71	9.81	92	30.42	13.07	91
Closed-end, secured by junior liens	0.24	0.18	75	0.32	0.20	80	0.29	0.17	82	1.15	0.22	93	1.73	0.37	98
Commercial real estate loans	46.19	24.34	90	40.83	22.48	91	45.05	22.69	91	38.43	22.22	89	35.66	33.26	61
Construction and land development	3.90	3.75	54	3.61	3.35	56	3.50	3.34	58	3.72	3.40	58	2.81	5	27
Multifamily	8.19	3.69	84	7.99	3.31	88	8.57	3.57	86	6.51	3.12	86	6.25	4.76	73
Nonfarm nonresidential	34.10	15.50	95	29.23	14.81	93	32.97	14.57	96	28.19	14.72	92	26.60	21.85	74
Real estate loans secured by farmland	0.01	0.35	33	0.03	0.34	39	0.01	0.30	34	0.04	0.33	40	0.04	0.95	34

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	93.42	62.08	97	93.44	59.66	98	94.37	61.05	98	93.37	57.15	98	92.80	72.74	92
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	93.42	62.08	97	93.44	59.66	98	94.37	61.05	98	93.37	57.15	98	92.80	72.74	92
Real estate loans secured by 1–4 family.....	32.46	20.31	84	33.47	19.82	87	33.04	19.86	86	36.95	19.43	92	45.42	22.29	90
Revolving	1.22	2.40	38	1.69	2.42	44	1.44	2.43	41	1.94	2.64	44	2.76	3.13	51
Closed-end.....	31.24	17.67	86	31.77	17.22	87	31.61	17.24	86	35.01	16.59	92	42.66	18.71	92
Commercial real estate loans	60.94	38.23	87	59.93	36.54	90	61.31	37.86	88	56.37	34.63	88	47.33	46.16	56
Construction and land development.....	5.15	5.97	48	5.30	5.50	53	4.77	5.65	51	5.46	5.26	57	3.73	6.97	26
1–4 family.....	2.35	1.34	74	2.12	1.11	78	2.36	1.18	77	2.46	0.93	85	1.75	1.47	65
Other.....	2.80	4.56	38	3.18	4.33	40	2.41	4.40	35	3.01	4.19	41	1.99	5.34	18
Multifamily.....	10.81	5.72	84	11.72	5.34	87	11.66	5.78	85	9.55	4.96	86	8.29	6.42	73
Nonfarm nonresidential	44.99	24.64	91	42.91	24.14	93	44.88	24.56	92	41.35	22.93	93	35.30	30.59	70
Owner-occupied.....	9.94	8.28	61	13.35	8.14	81	11.25	8.29	68	13.88	7.68	84	12.73	10.68	66
Other.....	35.05	16.13	96	29.56	15.71	94	33.62	15.94	96	27.47	14.95	95	22.56	19.36	68
Real estate loans secured by farmland.....	0.02	0.59	31	0.04	0.59	38	0.02	0.54	33	0.05	0.54	41	0.06	1.38	34
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0	44
Commercial and industrial loans	6.06	18.46	8	5.66	20.98	5	5.07	18.86	6	5.35	22.17	7	5.31	16.16	8
Loans to individuals	0.38	6.27	18	0.72	6.28	24	0.41	6.24	19	0.99	6.13	31	1.60	4	58
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.04	32
Agricultural loans.....	0	0.32	12	0	0.37	12	0	0.34	12	0	0.32	11	0	0.78	17
Other loans and leases.....	0.14	8.30	3	0.18	8.03	4	0.15	8.75	4	0.29	9.09	4	0.29	1.48	51
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	780.02	407.54	96	674.62	383.17	94	745.02	391.81	96	688.17	381.27	95	714.40	493.53	90
Real estate loans secured by 1–4 family.....	271.04	130.40	90	241.62	124.52	88	260.87	126.06	89	272.32	125.03	92	349.65	151.03	92
Revolving	10.18	15.55	43	12.22	15.53	49	11.34	15.44	49	14.33	17.42	50	21.26	21.25	57
Closed-end.....	260.87	113.22	89	229.40	107.53	88	249.53	108.85	89	258	106.14	92	328.38	127.10	93
Commercial real estate loans	508.84	254.23	92	432.69	238.21	90	484.01	245.88	92	415.46	234.65	89	364.32	311.74	69
Construction and land development.....	42.97	38.88	56	38.25	35.52	57	37.64	35.95	56	40.27	35.62	60	28.75	46.63	31
1–4 family.....	19.60	8.60	80	15.33	7.06	80	18.62	7.42	83	18.10	6.34	87	13.44	9.52	69
Other.....	23.37	29.76	42	22.92	28.07	43	19.03	28.11	41	22.17	28.16	46	15.31	35.90	20
Multifamily.....	90.23	39.14	85	84.63	34.78	87	92.06	38.66	85	70.42	32.74	88	63.85	44.76	76
Nonfarm nonresidential	375.65	162.28	95	309.81	157.17	91	354.31	158.05	96	304.78	155.06	91	271.72	206.64	79
Owner-occupied.....	82.98	54.20	75	96.36	52.65	84	88.85	52.99	79	102.31	52.37	85	98.03	71.54	78
Other.....	292.67	106.54	98	213.45	102.08	94	265.45	102.54	97	202.46	100.54	93	173.69	130.65	78
Real estate loans secured by farmland.....	0.13	3.62	31	0.31	3.59	38	0.14	3.22	33	0.38	3.44	40	0.43	8.66	34
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.01	44
Commercial and industrial loans	50.57	115.10	17	40.84	127.07	9	40.04	114.45	10	39.42	139.91	11	40.85	106.70	14
Loans to individuals	3.21	35.52	22	5.23	35.29	26	3.23	34.55	23	7.28	37.47	32	12.29	24.83	61
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	0.24	32
Agricultural loans.....	0	1.81	12	0	2.01	12	0	1.86	12	0	1.88	11	0	4.86	17
Other loans and leases.....	1.15	50.19	5	1.29	46.75	5	1.22	51.06	5	2.16	49.54	4	2.26	10.25	51
Supplemental															
Non-owner occupied CRE loans / Gross loans	52.26	30.64	89	46.96	28.84	89	50.57	30.07	89	42.80	27.32	86	35.07	35.38	56
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	436.33	203.71	91	339.06	187.37	89	399.28	195.33	91	315.41	183.76	88	269.94	239.13	67
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	519.31	261.50	92	435.42	244.59	90	488.13	252.85	91	417.73	240.85	89	367.97	315.15	69

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	4.18	7.68	38	10.98	12.01	50	5.23	11.47	24	10.91	11.17	55	1.31	5.36	10
Liquid assets	8.99	25.39	5	17.03	28.17	20	10.44	29.03	8	17.60	26.22	27	10.12	16.28	19
Investment securities	13.29	21.68	24	13.11	19.64	25	15.45	21.63	31	11.04	17.85	24	11.32	16.41	25
Net loans and leases	75.37	61.60	82	67.66	59.81	73	73.06	58.67	83	67.63	61.58	67	75.15	72.36	59
Net loans, leases and standby letters of credit	75.49	62.44	81	67.83	60.62	71	73.22	59.49	83	67.83	62.48	64	75.48	72.78	59
Core deposits	71.34	75.64	24	80.60	74.75	68	81.82	75.71	73	79.05	70.67	72	75.07	71.61	66
Noncore funding	12.61	10.86	69	2.80	10.89	10	2.21	10.30	7	4.58	14.13	17	9.16	14.61	29
Time deposits of \$250K or more	0.71	1.54	28	1.29	1.81	42	0.99	1.58	35	1.79	2.11	49	1.76	4.33	14
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos	0.85	1.20	57	1.23	1.20	65	1.01	1.23	62	1.12	1.47	57	0.87	0.77	61
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0.85	0.50	69	1.23	0.52	75	1.01	0.54	72	1.12	0.54	69	0.87	0.75	63
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	3.93	1.63	82	0	0.99	12	0	1	11	0	1.24	7	4.40	2.75	73
Earning assets that reprice within 1 year	23.25	36.16	20	30.13	38.93	27	23.76	37.37	17	31.04	39.38	27	20.25	33.16	17
Interest-bearing liabilities that reprice within 1 year	8.15	6.49	76	5.86	7.04	53	4.71	6.39	49	8.49	8.20	68	6.33	18.54	12
Long-term debt that reprices within 1 year	0	0.28	32	0.30	0.26	74	0.30	0.26	77	0.71	0.47	79	0.88	0.15	89
Net assets that reprice within 1 year	15.10	28.22	20	23.97	30.25	33	18.76	29.65	22	21.84	29.11	34	13.05	13.71	44
Other Liquidity and Funding Ratios															
Net noncore funding dependence	9.93	3.09	75	-10.46	-1.82	26	-3.59	-2.33	47	-8.13	3.20	17	9.17	10.70	44
Net short-term noncore funding dependence	6.92	-1.79	84	-11.08	-8.21	36	-4.01	-7.71	58	-9.08	-4.76	29	5.82	5.88	46
Short-term investment / Short-term noncore funding	41.52	166.36	21	474.03	284.81	79	281.64	273.46	64	284.10	184.19	76	20.84	78.10	28
Liquid assets - short-term noncore funding / Nonliquid assets	-1.17	28.61	12	17.74	34.02	29	9.58	36.68	18	16.70	28.18	37	4.25	6.90	46
Net loans and leases / Total deposits	95.19	76.80	83	82.34	74.66	74	88.01	72.79	83	81.97	79.43	59	97.82	90.96	70
Net loans and leases / Core deposits	105.64	82.80	83	83.94	81.17	62	89.30	78.25	73	85.56	88.34	51	100.11	102.55	46
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.59	-6.37	38	2.02	0.84	83	1.16	0.12	85	2.95	1.57	76	1.06	0.36	83
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.39	-13.54	87	0.21	1.94	13	-0.16	-0.25	53	0.32	4.31	5	0.17	1.28	13
Structured notes appreciation (depreciation) / Tier 1 capital	-1.56	-0.29	11	0.08	0.01	83	-0.06	-0.02	24	0.06	0.02	84	-0.01	-0.02	28
Percent of Investment Securities															
Held-to-maturity securities	64.64	23.58	93	76.17	13.42	96	62.83	14.28	95	74.31	11.38	98	82.20	7.25	97
Available-for-sale securities	30.66	74.56	6	16.54	84.66	2	31.30	83.77	4	14.51	87.23	1	16.14	91.33	3
U.S. Treasury securities	2.62	9.26	36	0.03	5.52	31	2.50	6.70	50	0	4.72	16	0.11	2.07	59
US agency securities (excluding mortgage-backed securities)	5.22	4.02	66	10	4.50	79	6.85	4.12	74	14.43	4.01	85	16.72	8.16	76
Municipal securities	16.11	8	76	19.86	8.87	78	15.39	8.22	75	18.87	9.83	76	13.31	15.40	54
Mortgage-backed securities	50.47	63.23	27	51.28	66.59	25	48.96	66.54	22	49.54	66.64	22	60.07	57.07	46
Asset-backed securities	17.18	3.36	91	6.96	2.05	83	16.74	2.50	93	1.31	1.91	68	1.10	1.70	76
Other debt securities	3.71	3.01	66	4.59	3.17	68	3.70	3.08	66	4.67	3.01	73	7.04	3.73	78
Mutual funds and equity securities	4.70	0.28	98	7.29	0.32	98	5.86	0.29	98	11.19	0.35	99	1.66	0.49	84
Debt securities 1 year or less	27.69	8.89	89	19.83	8.69	85	27.80	7.78	93	7.78	10.55	50	7.46	13.55	41
Debt securities 1 to 5 years	11.39	20.02	33	14.64	17.05	48	10.57	18.25	37	18.38	17.03	56	23.49	23.43	56
Debt securities over 5 years	56.22	68.75	24	58.24	72.17	23	55.76	71.11	22	62.65	69.86	35	67.39	58.63	54
Pledged securities	58.05	30.80	84	65.48	33.87	86	66.88	32.26	88	34.13	35.67	47	50.78	43.76	58
Structured notes, fair value	17.20	0.15	97	7.01	0.03	98	16.78	0.11	97	1.36	0.02	96	1.10	0.09	92
Percent Change from Prior Like Quarter															
Short-term investments	-58.83	-31.70	22	87.02	51.37	71	-50.79	27.98	3	1,052.31	183.32	96	18.64	32.84	55
Investment securities	9.74	21.19	40	44.66	33.34	67	43.66	31.36	68	35.10	23.62	71	-3.28	4.80	29
Core deposits	-4.19	9.58	6	9.77	16.88	25	6.19	16.94	12	45.97	26.88	88	8.46	9.96	50
Noncore funding	387.39	10.50	99	-69.35	-23.76	1	-50.43	-14.79	9	-30.71	-12.18	31	19.52	4.16	76

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	2,149,865	1,649,613	2,042,447	1,316,221	1,035,613
Commit: Secured commercial real estate loans	976,199	564,304	1,004,584	344,886	316,616
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	15,550	19,414	19,018	22,723	26,603
Commercial and similar letters of credit	948	2,978	1,040	3,020	455
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	49,535	50,202	49,874	15,525	16,143
Credit derivatives - notional amount (holding company as beneficiary)	19,703	21,873	19,778	4,219	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	69,238	72,075	69,651	19,744	16,143
Derivative Contracts					
Interest rate futures and forward contracts	0	1,493	0	26,153	0
Written options contracts (interest rate)	27,719	0	24,680	0	0
Purchased options contracts (interest rate)	27,719	0	24,680	0	0
Interest rate swaps	2,416,326	1,629,668	1,828,094	1,451,755	675,239
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	17.27	24.48	27	14.35	22.45	21	17.39	22.78	40	11.50	22.01	13	12.54	16.97	24
Standby letters of credit	0.12	0.66	9	0.17	0.67	15	0.16	0.65	16	0.20	0.71	17	0.32	0.36	51
Commercial and similar letters of credit	0.01	0.02	61	0.03	0.02	71	0.01	0.02	60	0.03	0.02	75	0.01	0.01	78
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.40	0.26	73	0.44	0.25	74	0.42	0.24	74	0.14	0.35	62	0.20	0	96
Credit derivatives - notional amount (holding company as beneficiary)	0.16	0.18	67	0.19	0.19	70	0.17	0.18	70	0.04	0.30	62	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.56	0.17	83	0.63	0.14	85	0.59	0.13	84	0.17	0.30	76	0.20	0	97
Derivative contracts	19.86	44.65	55	14.19	49.75	43	15.98	46.30	50	12.91	48.62	34	8.17	2.95	81
Interest rate contracts	19.86	32.11	57	14.19	35.96	46	15.98	32.46	52	12.91	34.36	37	8.17	2.87	81
Interest rate futures and forward contracts	0	3.60	13	0.01	5.17	31	0	3.25	12	0.23	6.21	35	0	0.08	39
Written options contracts (interest rate)	0.22	1.58	49	0	1.82	9	0.21	1.41	38	0	2.18	9	0	0.13	36
Purchased options contracts (interest rate)	0.22	1.48	59	0	1.33	21	0.21	1.31	60	0	1.46	22	0	0.02	45
Interest rate swaps	19.41	21.90	63	14.17	20.67	54	15.56	20.49	57	12.68	20.83	45	8.17	2.19	82
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	0	47
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0	48
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	0	49
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	0	48
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0	48
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	23.74	46.07	14	21.07	42.93	16	25.57	44.98	22	16.11	42.82	6	17.28	24.81	20

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	2,471,764	1,631,161	1,877,454	1,477,908	675,239
Interest rate contracts	2,471,764	1,631,161	1,877,454	1,477,908	675,239
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	1,493	0	26,153	0
Written options	27,719	0	24,680	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	27,719	0	24,680	0	0
Purchased options	27,719	0	24,680	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	27,719	0	24,680	0	0
Swaps	2,416,326	1,629,668	1,828,094	1,451,755	675,239
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,471,764	1,631,161	1,877,454	1,477,908	675,239
Interest rate contracts	2,471,764	1,631,161	1,877,454	1,477,908	675,239
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,570,524	1,759,652	1,980,005	1,487,024	707,525
One year or less	939	1,708	26,936	0	26
Over 1 year to 5 years	811,252	544,030	596,012	301,177	53,657
Over 5 years	1,758,333	1,213,914	1,357,057	1,185,847	653,842
Gross negative fair value (absolute value)	73,932	29,873	23,326	46,169	10,815
Gross positive fair value.....	73,901	29,798	23,259	46,019	10,266
Held for trading.....	0	0	0	0	0
Non-traded.....	73,901	29,798	23,259	46,019	10,266
Current credit exposure on risk-based capital derivative contracts	73,901	29,798	23,259	46,019	10,266
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	99.57	60
Percent of Notional Amount															
Interest rate contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	0.14	42
Foreign exchange contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards	0	9.78	8	0.09	12.57	20	0	11.16	7	1.77	14.05	26	0	14.06	16
Written options	1.12	5.78	34	0	7.49	7	1.31	6.28	32	0	8.18	6	0	11.73	13
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0	48
Over-the-counter	1.12	5.46	36	0	7.20	7	1.31	5.96	35	0	7.73	7	0	10.84	13
Purchased options	1.12	3.69	51	0	3.44	19	1.31	3.27	56	0	3.42	19	0	2.45	35
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter	1.12	3.17	55	0	3.04	21	1.31	2.87	58	0	2.86	21	0	2.28	36
Swaps	97.76	74.97	78	99.91	71.23	90	97.37	74.26	81	98.23	68.76	89	100	64.61	90
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	104	93.09	86	107.88	91.87	91	105.46	92.53	88	100.62	91.48	79	104.78	80.07	94
One year or less	0.04	31.78	11	0.10	28.05	7	1.43	27.56	14	0	32.05	4	0	15.20	30
Over 1 year to 5 years	32.82	24.76	63	33.35	26.03	60	31.75	27.01	54	20.38	27.06	45	7.95	22.92	36
Over 5 years	71.14	27.14	90	74.42	30.08	90	72.28	29.89	88	80.24	29.56	95	96.83	34.12	96
Gross negative fair value (absolute value)	2.99	1.56	84	1.83	1.25	70	1.24	0.98	66	3.12	1.55	79	1.60	1.30	58
Gross positive fair value	2.99	1.74	78	1.83	1.68	55	1.24	1.34	45	3.11	2.23	71	1.52	1.14	65
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07	0.07	71	0.03	0.05	59	0.02	0.04	61	0.05	0.07	63	0.01	0	82
Gross positive fair value (X)	0.07	0.08	73	0.03	0.07	45	0.02	0.05	46	0.05	0.09	44	0.01	0	85
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X)	0.07	0.02	93	0.03	0.01	83	0.02	0.01	83	0.05	0.02	85	0.01	0	91
Current credit exposure (X)	0.07	0.04	80	0.03	0.05	51	0.02	0.04	56	0.05	0.06	51	0.01	0.01	73
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	50
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.75	0.54	77	0.37	0.63	51	0.26	0.46	51	0.58	0.85	51	0.17	0.10	72

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	48,850	60,735	60,735	16,852	16,577
Gross losses	430	728	973	20,154	2,805
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	513	783	1,433	1,296	1,443
Net losses	-83	-55	-460	18,858	1,362
Provision for loan and lease losses	3,128	-6,914	-12,345	57,401	1,637
Adjustments	0	0	0	5,340	0
Ending balance	52,061	53,876	48,850	60,735	16,852
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.05	0.08	48	-0.12	-0.14	47	-0.11	-0.09	42	0.51	0.51	56	0.02	0.12	18
Provision for loan and lease losses / Average loans and leases	0.07	0.14	44	-0.18	-0.25	51	-0.15	-0.16	45	0.70	0.82	45	0.03	0.16	18
Provision for loan and lease losses / Net loan and lease losses	-3,768.67	198.72	4	12,570.91	77.32	97	2,683.70	-105.48	95	304.39	487.86	43	120.19	142.73	50
Allowance for loan and lease losses / Total loans and leases not held for sale	0.55	1.17	9	0.69	1.39	9	0.57	1.23	10	0.78	1.58	10	0.27	0.94	2
Allowance for loan and lease losses / Total loans and leases	0.55	1.15	11	0.69	1.37	9	0.57	1.20	12	0.78	1.55	10	0.27	0.93	2
Allowance for loan and lease losses / Net loans and leases losses (X)	28.67			15.27			21.39			3.22	11.58	12	12.37	17.18	60
Allowance for loan and lease losses / Nonaccrual assets	250.22	413.77	37	139.36	318.67	18	191.24	364.13	26	111.19	299.17	12	67.19	315.75	6
ALLL / 90+ days past due + nonaccrual loans and leases	250.22	319.24	47	136.41	260.68	26	190.89	287.08	33	111.19	244.34	18	67.19	283.41	10
Gross loan and lease losses / Average loans and leases	0.01	0.16	9	0.02	0.22	6	0.01	0.19	3	0.25	0.34	49	0.05	0.16	22
Recoveries / Average loans and leases	0.01	0.07	12	0.02	0.08	18	0.02	0.08	15	0.02	0.07	13	0.02	0.05	40
Net losses / Average loans and leases	0	0.08	18	0	0.13	14	-0.01	0.11	8	0.23	0.27	56	0.02	0.11	28
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	49
Recoveries / Prior year-end losses	52.72	23.25	90	3.89	16.12	9	7.11	34.67	10	46.20	33.98	75	38.79	41.80	55
Earnings coverage of net loan and lease losses (X)	-907.02	-9.51	6	-1,401.29	4.52	3	-282.38	39.72	4	7.34	22.91	34	80.03	22.46	83
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	44	0	0.03	37	0	0.02	29	0.25	0.04	96	0.02	0.02	65
Real estate loans secured by 1-4 family	-0.01	-0.02	53	-0.01	-0.01	41	-0.02	-0.02	39	0.11	0.01	92	0.06	0.02	81
Revolving	-0.07	-0.08	34	-0.58	-0.05	7	-0.39	-0.07	11	0.66	0.01	95	-0.01	0.02	24
Closed-end	-0.01	-0.02	54	0.02	-0.01	84	0	-0.01	55	0.08	0	91	0.06	0.02	83
Commercial real estate loans	0	0	34	0.01	0.05	50	0	0.04	41	0.33	0.07	92	0	0.02	30
Construction and land development	0	-0.02	73	0	0	64	0	0	64	0	0	59	0	-0.02	62
1-4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	54
Other	0	-0.01	71	0	-0.01	63	0	0	64	0	0	57	0	-0.02	62
Multifamily	0	0	58	0.05	0.01	89	0.02	0.01	86	0	0	58	0	0	56
Nonfarm nonresidential	0	0	30	0	0.07	21	0	0.05	19	0.46	0.11	89	-0.01	0.03	17
Owner-occupied	0	0	21	-0.01	0.01	11	0	0.01	14	0.05	0.02	81	0.02	0.01	76
Other	0	0	55	0	0.06	54	0	0.04	48	0.40	0.08	89	-0.02	0.01	5
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	45
Commercial and industrial loans	-0.01	0.10	29	-0.01	0.20	19	0.01	0.17	19	0.18	0.47	29	-0.05	0.27	5
Loans to individuals	0.88	0.65	70		0.78			0.71		0.10	1.13	7	0.09	0.74	11
Credit card loans		1.99			2.18			1.84			2.92			1.89	
Agricultural loans		0.01			0.03			0.02			0.19			0.02	
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	-0.11	0.14	1	0	0.08	37	0	0.10	32	0	0.15	25	0	0.14	33

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		8,178		5,848		13,605		35,080		14,798					
90+ days past due loans and leases		0		835		46		0		0					
Nonaccrual loans and leases		20,806		38,660		25,544		54,625		25,081					
Total past due and nonaccrual loans and leases		28,984		45,343		39,195		89,705		39,879					
Restructured 30–89 days past due		321		268		225		756		1,148					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		10,500		10,120		11,317		5,490		6,568					
Total restructured loans and leases		10,821		10,388		11,542		6,246		7,716					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		6,644		10,043		12,118		12,008		16,892					
Other real estate owned		0		106		106		106		264					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.09	0.32	18	0.07	0.27	18	0.16	0.32	32	0.45	0.39	68	0.24	0.31	48
90+ days past due loans and leases	0	0.09	10	0.01	0.10	39	0	0.10	22	0	0.12	9	0	0.03	15
Nonaccrual loans and leases	0.22	0.38	31	0.49	0.58	47	0.30	0.46	29	0.70	0.66	58	0.40	0.48	44
90+ days past due and nonaccrual loans and leases	0.22	0.53	19	0.50	0.73	38	0.30	0.62	23	0.70	0.85	45	0.40	0.54	35
30–89 days past due restructured	0	0.01	60	0	0.01	59	0	0.01	55	0.01	0.01	65	0.02	0	87
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0	45
Nonaccrual restructured	0.11	0.09	67	0.13	0.12	56	0.13	0.10	67	0.07	0.13	41	0.11	0.07	70
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.09	0.32	18	0.07	0.27	18	0.16	0.32	32	0.45	0.40	68	0.24	0.31	48
90+ days past due assets	0	0.10	9	0.01	0.10	37	0	0.10	20	0	0.12	8	0	0.03	15
Nonaccrual assets	0.22	0.39	31	0.49	0.59	47	0.30	0.47	29	0.70	0.67	58	0.40	0.48	43
30+ days past due and nonaccrual assets	0.31	0.88	12	0.58	1.04	27	0.45	0.97	19	1.15	1.29	53	0.64	0.87	38
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.17	0.32	27	0.34	0.43	45	0.22	0.36	29	0.48	0.52	51	0.30	0.39	39
90+ days past due and nonaccrual assets + other real estate owned	0.17	0.34	24	0.34	0.46	40	0.22	0.37	27	0.48	0.55	48	0.31	0.45	34
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.22	0.38	33	0.43	0.52	44	0.32	0.41	47	0.59	0.60	54	0.53	0.56	52
Allowance for loan and lease losses	53.34	57.44	54	91.09	67.93	78	77.77	62.64	74	111.13	66.66	84	257.45	92.08	94
Equity capital + allowance for loan and lease losses	1.77	3.52	28	3.14	4.43	34	2.43	3.60	38	4.37	4.97	46	3.71	4.77	42
Tier 1 capital + allowance for loan and lease losses	2.46	3.97	35	4.52	5.28	47	3.47	4.30	45	6.37	6.05	61	5.37	5.30	57
Loans and leases + other real estate owned	0.29	0.63	23	0.63	0.88	37	0.44	0.71	34	0.86	0.97	46	0.70	0.78	53

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.08	0.26	21	0.05	0.24	20	0.16	0.26	38	0.43	0.39	64	0.25	0.28	58
	90+ days past due		0	0.11	16	0.01	0.12	46	0	0.12	32	0	0.16	14	0	0.03	24
	Nonaccrual.....		0.23	0.45	32	0.48	0.65	45	0.31	0.52	34	0.68	0.76	51	0.42	0.45	48
Commercial and industrial	30–89 days past due		0.22	0.28	56	0.29	0.17	78	0.04	0.24	14	0.88	0.23	92	0.03	0.22	23
	90+ days past due		0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0	0.02	30
	Nonaccrual.....		0.06	0.46	13	0.37	0.64	41	0.06	0.57	10	0.77	0.75	58	0.17	0.74	23
Individuals	30–89 days past due		0	0.70	5	0.95	0.55	84	0	0.63	6	0.40	0.83	28	0	0.60	5
	90+ days past due		0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.02	31
	Nonaccrual.....		0.02	0.18	31	2.99	0.18	96	0.05	0.17	41	2.70	0.28	93	0.02	0.12	41
Depository institution loans	30–89 days past due			0.01			0			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due			0.10			0.16			0.07			0.17			0.10	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.36			0.69			0.70			0.49			0.80	
Foreign governments	30–89 days past due			0			0.01			0.50			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.18			0.04			0.15			0.09				
Other loans and leases	30–89 days past due		0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	0	0.28	23
	90+ days past due		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual.....		0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1–4 family	30–89 days past due	0.07	0.39	15	0.05	0.35	10	0.46	0.46	60	0.66	0.65	64	0.42	0.53	50
	90+ days past due	0	0.22	18	0	0.27	18	0	0.24	18	0	0.33	16	0	0.05	28
	Nonaccrual	0.28	0.61	26	0.31	0.82	20	0.42	0.71	39	0.34	0.89	20	0.37	0.55	32
Revolving	30–89 days past due	0.24	0.26	49	0.10	0.29	24	0.22	0.28	46	0.79	0.48	78	0.64	0.36	76
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.01	37
	Nonaccrual	2.52	1.15	85	0.93	1.05	65	1.73	1.18	79	1.12	1.13	67	0.98	0.34	89
Closed-end	30–89 days past due	0.07	0.42	16	0.05	0.36	13	0.47	0.49	60	0.65	0.65	63	0.40	0.56	45
	90+ days past due	0	0.25	19	0	0.29	18	0	0.26	18	0	0.38	17	0	0.05	29
	Nonaccrual	0.19	0.60	20	0.27	0.77	20	0.36	0.67	33	0.30	0.87	19	0.33	0.57	29
Junior lien	30–89 days past due	0	0.01	49	0	0.01	11	0	0.01	27	0	0.02	10	0	0.02	27
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	41
	Nonaccrual	0.02	0.02	51	0.01	0.04	26	0.14	0.03	94	0	0.04	6	0.01	0.03	42
Commercial real estate	30–89 days past due	0.08	0.16	45	0.06	0.14	38	0	0.15	9	0.28	0.26	66	0.10	0.15	47
	90+ days past due	0	0.01	29	0.02	0.01	76	0	0.01	60	0	0.02	23	0	0.02	34
	Nonaccrual	0.21	0.32	44	0.58	0.52	60	0.25	0.38	48	0.90	0.62	71	0.48	0.34	67
Construction and development	30–89 days past due	0	0.22	16	0.08	0.12	64	0	0.17	17	0	0.28	11	0.02	0.20	48
	90+ days past due	0	0.01	39	0	0.01	38	0.01	0.01	83	0	0.01	35	0	0.01	43
	Nonaccrual	0.30	0.16	78	0	0.36	14	0.24	0.20	75	1.66	0.41	87	0	0.18	21
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.05	33
	90+ days past due	0	0	47	0	0	44	0.01	0	90	0	0	42	0	0	47
	Nonaccrual	0.30	0.01	96	0	0.02	30	0.24	0.01	96	1.20	0.03	97	0	0.01	40
Other	30–89 days past due	0	0.17	19	0.08	0.07	75	0	0.13	21	0	0.22	13	0.02	0.12	62
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0	44
	Nonaccrual	0	0.13	16	0	0.29	15	0	0.16	18	0.46	0.35	77	0	0.14	24
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0	0.07	27	0	0.09	22	0	0.03	38
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	46
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.03	37
Nonfarm non-residential	30–89 days past due	0.11	0.13	57	0.07	0.14	44	0.01	0.13	15	0.38	0.23	75	0.13	0.13	60
	90+ days past due	0	0.01	32	0.02	0.01	79	0	0.01	31	0	0.02	26	0	0.02	37
	Nonaccrual	0.25	0.39	41	0.81	0.66	64	0.32	0.45	49	1.01	0.80	64	0.64	0.36	75
Owner Occupied	30–89 days past due	0.05	0.04	60	0.02	0.04	43	0.01	0.04	27	0.03	0.07	42	0.07	0.06	63
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	40
	Nonaccrual	0.19	0.14	63	0.36	0.25	76	0.23	0.17	67	0.43	0.27	73	0.25	0.19	65
Other	30–89 days past due	0.06	0.08	65	0.05	0.09	56	0	0.08	14	0.35	0.14	81	0.06	0.05	73
	90+ days past due	0	0	37	0.02	0.01	84	0	0	37	0	0.01	33	0	0.01	41
	Nonaccrual	0.06	0.21	35	0.45	0.40	62	0.09	0.23	40	0.57	0.44	66	0.39	0.14	80
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.21	28
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	45
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	1.06	24
Credit card	30–89 days past due		1.02			0.63			0.81			0.95			0.87	
	90+ days past due		0.44			0.39			0.45			0.63			0.18	
	Nonaccrual		0.11			0.08			0.10			0.05			0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,019,940	1,035,578	1,021,541	1,049,714	795,661										
Retained earnings	474,114	417,658	442,306	378,268	358,666										
Accumulated other comprehensive income (AOCI)	-29,093	26	-2,821	621	-1,208										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,464,961	1,453,262	1,461,026	1,428,603	1,153,119										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	545,073	549,182	546,759	556,597	425,232										
Accumulated other comprehensive income-related adjustments	-29,085	26	-2,821	621	-1,208										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	948,973	904,054	917,088	871,385	729,095										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	948,973	904,054	917,088	871,385	729,095										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	127,769	127,094	127,430	126,888	62,651										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	944	0	0	0	0										
Additional tier 1 capital before deductions	128,713	127,094	127,430	126,888	62,651										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	128,713	127,094	127,430	126,888	62,651										
Tier 1 Capital	1,077,686	1,031,148	1,044,518	998,273	791,746										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	125,000	160,132	160,000	167,500	35,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	56,042	57,201	52,854	64,597	18,231										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	181,042	217,333	212,854	232,097	53,231										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	181,042	217,333	212,854	232,097	53,231										
Exited advanced approach tier 2 capital															
Total capital	1,258,728	1,248,481	1,257,372	1,230,370	844,977										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	12,156,671	11,494,614	11,873,936	11,135,791	8,207,462										
Less: Deductions from common equity tier 1 capital	545,073	549,182	546,759	556,597	425,232										
Less: Other deductions	0	0	0	3,487	0										
Total assets for leverage ratio	11,611,598	10,945,432	11,327,177	10,575,707	7,782,230										
Total risk-weighted assets	9,833,567	8,123,583	8,940,018	7,892,045	6,003,894										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	9.65	11.85	16	11.13	12.66	25	10.26	12.37	22	11.04	12.35	32	12.14	12.50	55
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A	10.96	12.53	25	12.69	13.44	43	11.68	13.11	29	12.65	13.08	51	13.19	13.19	59
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	12.80	14.37	24	15.37	15.42	56	14.06	14.91	38	15.59	15.23	64	14.07	14.63	46
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage	9.28	9.08	61	9.42	9.11	65	9.22	8.98	63	9.44	9.13	62	10.17	10.39	49
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	-100.00
Total property and casualty assets	0	0	0	0	0	0	-100.00
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	-100.00
Total property and casualty equity	0	0	0	0	0	0	-100.00
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	-100.00
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	4,347	0	0	0	0	0	18012.50
Other insurance activities income	4,347	0	0	0	0	0	19659.09
Insurance and reinsurance underwriting income	0	0	0	0	0	0	-100.00
Premiums	0	0	0	0	0	0	-100.00
Credit related insurance underwriting	0	0	0	0	0	0	-100.00
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	-100.00
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0	
Life insurance assets	260,230	259,608	259,208	265,253	237,411	0.24	94.82

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			60		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			40		
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			0		
Insurance activities revenue / Adjusted operating income	2.14	0.36	90	0	0.37	11	0	0.36	11	0	0.41	11	0	0.37	22
Premium income / Insurance activities revenue	0	3.08	41		3.14			2.76			2.84			0.03	
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			100		
Other premium income / Total premium income	65.44			69.08			67.01			61.77			0		
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0	48
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			37.86		
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62					
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			132.57		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	23.03	12.13	91	23.93	11.54	95	23.71	12	94	25.05	11.03	97	29.36	11.53	99
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0		0		0
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	0.49

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	2,000	2,000	2,000	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	2,000	2,000	2,000	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.77			0.64			0.66			0.87				0
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42				2.53
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18				
Commercial and industrial loans		0.61			1.03			0.79			0.64				2.35
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....		11.61			-1.19			6.83			-2.40				-47.91
Total selected assets.....	0	18.50	55		3.19			9.48			2.04				-25.04
Deposits		-4.80			9.07			0.73			3.46				2.53

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.30	0.31	0.31	0.33	0.41
Dollar Amount in Thousands					
	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	30,248	20,344	40,587	54,704	79,747	48.68	266.07
Dividends	30,000	20,000	40,000	54,000	79,000	50.00	275.00
Interest	248	344	587	704	747	-27.91	-5.70
Management and service fees	0	0	0	0	0	0	0
Other income	0	0	0	0	0	0	0
Income from nonbank subsidiaries	625	0	1,600	1,600	1,500		
Dividends	625	0	1,600	1,600	1,500		
Interest	0	0	0	0	0	0	0
Management and service fees	0	0	0	0	0	0	0
Other income	0	0	0	0	0	0	0
Income from subsidiary holding companies	0	0	0	0	0	0	0
Dividends	0	0	0	0	0	0	0
Interest	0	0	0	0	0	0	0
Management and service fees	0	0	0	0	0	0	0
Other income	0	0	0	0	0	0	0
Total income from subsidiaries	30,873	20,344	42,187	56,304	81,247	51.75	273.63
Securities gains (losses)	0	8,863	8,123	4,948	0	-100.00	
Other operating income	1,217	642	2,071	949	62	89.56	3825.81
Total operating income	32,090	29,849	52,381	62,201	81,309	7.51	286.91
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	3,824	4,649	9,161	7,790	2,055	-17.75	301.68
Other expenses	3,414	2,610	5,248	6,185	6,032	30.80	162.62
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	7,238	7,259	14,409	13,975	8,087	-0.29	221.40
Income (loss) before taxes	14,753	22,773	37,348	63,739	73,222	-35.22	144.17
Applicable income taxes (credit)	-3,835	911	-1,018	2,900	-924		
Extraordinary items							
Income before undistributed income of subsidiaries	18,588	21,862	38,366	60,839	74,146	-14.98	176.40
Equity in undistributed income of subsidiaries	36,132	41,390	71,710	2,470	14,427	-12.70	178.54
Bank subsidiaries	35,381	40,380	71,288	2,289	14,134	-12.38	175.68
Nonbank subsidiaries	751	1,010	422	181	293	-25.64	444.20
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	54,720	63,252	110,076	63,309	88,573	-13.49	177.81
Memoranda							
Bank net income	65,381	60,380	111,288	56,289	93,134	8.28	213.82
Nonbank net income	1,376	1,010	2,022	1,781	1,793	36.24	897.10
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,620,005	94.07	1,650,970	94.60	1,644,310	93.81	1,608,715	1,240,281	-1.88	152.79
Common and preferred stock		1,586,740	92.14	1,543,578	88.45	1,571,599	89.66	1,499,339	1,203,132	2.80	157.05
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		33,265	1.93	107,392	6.15	72,711	4.15	109,376	37,149	-69.02	41.04
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		13,064	0.76	4,583	0.26	6,605	0.38	6,183	5,692	185.05	947.63
Common and preferred stock		7,237	0.42	4,583	0.26	6,605	0.38	6,183	5,692	57.91	480.35
Excess cost over fair value		5,827	0.34	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		73,769	4.28	77,214	4.42	87,622	5	93,207	1,000	-4.46	7276.90
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		8,803	0.51	8,765	0.50	8,803	0.50	7,187	5,442	0.43	54918.75
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		6,396	0.37	3,612	0.21	5,390	0.31	13,425	1,720	77.08	112.14
Balance due from subsidiaries and related institutions		139	0.01	0	0	25	0	0	0	0	
Total assets		1,722,176	100.00	1,745,144	100.00	1,752,755	100.00	1,728,717	1,254,135	-1.32	166.53
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		125,000	7.26	160,132	9.18	160,000	9.13	167,500	35,000	-21.94	257.14
Other liabilities		4,445	0.26	4,656	0.27	4,299	0.25	5,726	3,365	-4.53	723.15
Balance due to subsidiaries and related institutions		72,242	4.19	71,567	4.10	71,903	4.10	71,361	62,651	0.94	210.09
Total liabilities		201,687	11.71	236,355	13.54	236,202	13.48	244,587	101,016	-14.67	242.79
Equity Capital		1,520,489	88.29	1,508,789	86.46	1,516,553	86.52	1,484,130	1,153,119	0.78	158.89
Perpetual preferred stock (income surplus)		55,528	3.22	55,527	3.18	55,527	3.17	55,527	0	0.00	
Common stock		612	0.04	611	0.04	611	0.03	609	519	0.16	82.14
Common surplus		1,095,837	63.63	1,088,381	62.37	1,091,255	62.26	1,082,189	840,693	0.69	210.18
Retained earnings		474,114	27.53	417,658	23.93	442,306	25.23	378,268	358,666	13.52	83.43
Accumulated other comprehensive income		-29,093	-1.69	26	0	-2,821	-0.16	621	-1,208		
Other equity capital components		-76,509	-4.44	-53,414	-3.06	-70,325	-4.01	-33,084	-45,551		
Total liabilities and equity capital		1,722,176	100.00	1,745,144	100.00	1,752,755	100.00	1,728,717	1,254,135	-1.32	166.53
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		69,586	4.04	68,912	3.95	69,248	3.95	68,706	60,306	0.98	209.27
Notes payable to subsidiaries that issued TPS		69,586	4.04	68,912	3.95	69,248	3.95	68,706	60,306	0.98	209.27
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	7.20	10.52	16	8.48	12.64	15	7.33	11.94	7	4.35	7.29	20	7.84	10.58	20
Bank net income / Average equity investment in banks	8.29	11.07	24	7.94	12.37	12	7.23	11.80	8	3.92	7.45	15	7.86	10.85	20
Nonbank net income / Average equity investment in nonbanks	31.42	10.05	88	35.75	13.40	86	35.93	13.12	86	31.49	9.75	86	33.81	12.07	84
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			15.16	
Bank net income / Parent net income	119.48	98.83	93	95.46	96.24	25	101.10	96.79	48	88.91	88.16	20	105.15	103.77	62
Nonbank net income / Parent net income	2.51	2.55	72	1.60	3.10	65	1.84	3.40	62	2.81	3.59	66	2.02	1.08	78
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			92.33	
Leverage															
Total liabilities / Equity capital	13.26	17.48	49	15.67	16.87	61	15.57	16.81	64	16.48	20.06	62	8.76	9.66	50
Total debt / Equity capital	8.22	12.15	51	10.61	11.60	58	10.55	11.71	59	11.29	14.41	58	3.04	3.93	61
Total debt + notes payable to subs that issued TPS / Equity capital	12.80	14.28	54	15.18	13.82	66	15.12	13.63	67	15.92	16.67	65	8.27	7.99	54
Total debt + Loans guaranteed for affiliate / Equity capital	8.22	12.21	51	10.61	11.69	57	10.55	11.77	59	11.29	14.68	57	3.04	3.97	61
Total debt / Equity capital – excess over fair value	8.25	12.27	51	10.61	11.71	58	10.55	11.81	58	11.29	14.52	58	3.04	3.93	61
Long-term debt / Equity capital	8.22	11.61	52	10.61	11.05	58	10.55	10.95	60	11.29	13.56	58	3.04	3.86	62
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital	0.38	0.09	86	0	0.09	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt	63.37	39.62	68	69.11	39.10	76	68.99	39.86	72	70.12	34.67	81	12.74	14.37	58
Double Leverage															
Equity investment in subs / Equity capital	105.22	103.92	61	102.61	103.07	50	104.07	103.22	61	101.44	102.81	43	104.83	104.21	55
Total investment in subs / Equity capital	107.40	109.01	60	109.73	108.26	73	108.86	108.40	70	108.81	110.16	68	108.05	104.48	68
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.72	0.41	67	0.31	0.25	59	0.56	0.29	72	0.34	0.47	49	0.63	0.44	61
Equity investment in subs – equity cap / Net income-div (X)	1.21	1.23	59	0.48	0.83	39	0.94	1.05	59	1.05	1.82	40	1.03	1.47	49
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	124.87	126.15	53	97.79	138.64	32	92.95	152.85	21	104.23	136.59	35	194.28	153.39	76
Cash from ops + noncash items + op expense / Op expense + dividend	89.56	116.54	35	136.14	130.64	55	103.17	154.48	28	118.56	147.24	42	192.52	152.31	76
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	101.05	92.87	57	105.33	103.17	58	105.10	98.54	61	102.69	134.08	38	103.57	105.99	47
Pretax operating income + interest expense / Interest expense	485.80	1,457.38	35	589.85	1,479.01	36	507.68	1,835.33	23	918.22	2,016.32	48	3,663.11	17,211.14	71
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	411.38	1,417.74	30	527.42	1,667.11	30	453.67	1,770.77	21	701.71	1,539.23	42	1,579.53	2,481.22	70
Dividends + interest from subsidiaries / Interest expense + dividends	119.45	140.52	48	75.40	153.06	24	78.60	174.12	17	111.04	150.43	35	223.85	196.13	73
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)	27.25	28.68	68	31.50	41.77	65	27.41	47.61	62		35.64				71.69
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.24	3.32	34	-2.09	3.64	7	-1.84	3.44	10	-0.09	3.85	17	0.06	1.59	47
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0	
Nonaccrual		0.76			0.96			0.92			1.03			8.16	
Total		1.12			1.17			1.09			1.13			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.42	1.69	67	0.04	1.79	46	0.05	1.76	48	0.04	2.66	43	0.06	0.13	68
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	118.48	82.17	80	102.15	78.46	73	116.01	66.37	86	70.54	81.10	48	46.18	65.39	34
Dividends declared / Net income	40.25	34	61	35.31	25.30	73	40.44	28.27	76	67.79	42.29	84	38.66	25.65	71
Net income – dividends / Average equity.....	4.30	7.04	19	5.48	9.64	15	4.37	8.62	11	1.40	4.14	20	4.81	7.61	18
Percent of Dividends Paid															
Dividends from bank subsidiaries	136.22	128.25	60	89.55	139.49	33	89.87	155.92	26	125.82	132.17	54	230.72	160.93	77
Dividends from nonbank subsidiaries	2.84	2.20	78	0	3.97	27	3.59	4.90	71	3.73	3.41	73	4.38	2.59	79
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries	139.06	168.66	52	89.55	193.08	23	93.46	203.53	17	129.55	174.85	40	235.10	209.89	73
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	45.88	43.08	50	33.12	36.56	45	35.94	45.96	36	95.93	60.28	83	84.82	45.88	84
Interest income from bank subsidiaries.....	0.38	0.13	85	0.57	0.11	88	0.53	0.11	85	1.25	0.36	86	0.80	0.09	92
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	46.26	46.71	49	33.69	38.35	44	36.47	51.33	35	97.18	62.88	80	85.63	48.40	84
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	45.42	45.98	58	0	54.17	18	79.13	62.63	58	89.84	56.39	65	83.66	76.61	46
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	0.91	44
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	0.02	47
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	0.01	47
Operating income from nonbank subsidiaries	45.42	54.49	54	0	76.16	7	79.13	87.22	53	89.84	79.84	58	83.66	83.73	46
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51				65.48
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40				0
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44				0
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01				0
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20				65.48
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	93.49	65.33	50	67	67.82	31	76.36	74.16	30	86.82	69.76	41	97.16	77.61	49
Interest income from bank subsidiaries.....	0.77	0.78	83	1.15	0.39	85	1.12	0.23	89	1.13	0.63	79	0.92	0.23	88
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries	94.26	75.26	38	68.16	81.78	26	77.48	83.13	24	87.95	82.20	29	98.08	94.06	38
Dividends from nonbank subsidiaries	1.95	3.28	73	0	2.67	26	3.05	3.07	76	2.57	1.95	76	1.84	1.13	80
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries	1.95	5.58	67	0	6.48	17	3.05	4.67	70	2.57	4.70	68	1.84	1.56	78
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			1,178.56	
Loans and advances from subsidiaries / Total debt	55.67	28.16	78	43.03	28.31	71	43.28	26.38	71	41.02	27.08	68	172.30	70.71	80